

IN THE CLAIMS

5 1-14 (CANCELED)

15 15. (Currently Amended) A method for soliciting competitive terms of deposit operating on a deposit auction system, said system including a programmed computer connected to a network accessible by a plurality of users within a first selected period of time and anonymity means for concealing the identities of deposit  
10 ~~applicants~~ prospective depositors, the method executable at said computer comprising:

15 a) receiving a deposit application from a prospective depositor who is a respective one of the users offering money, securities or financial equivalent deposit offer terms,;

b) assigning a handle to conceal a real identity of ~~the~~ said prospective depositor and displaying said depositor's application anonymously;

20 c) receiving from at least one financial institution, who is a respective one of the users communicating over the network, at least a bid for said deposit application wherein said bid being deposit terms comprising at least one of: type of

guarantees, payment schedule, deposit rate, securities in exchange or terms of exchange; and

d ) receiving an electronic instruction from ~~the deposit applicant~~ said prospective depositor, notifying and authorizing at least one selected financial institution to access a real identity and personal information of said ~~applicant~~ prospective depositor for a second selected period of time.

16. (Currently Amended) The method according to claim 15, further comprising a step of receiving from said prospective depositor ~~deposit applicant~~ communicating over the network, an electronic instruction selecting at least one of responsive financial institutions bided for said depositor's application.

17. (Currently Amended) The method according to claim 15, includes a step of verifying the ownership of said money, securities or financial equivalent as subscribed by said prospective depositor ~~deposit applicant~~.

18. (Currently Amended) The method according to claim 15, further comprising a step of maintaining data representative of bids for the prospective depositor's application in a database accessible to users over a network, said data comprising depositing terms, type of guarantees, payment schedule, deposit rate, securities in exchange and terms of exchange information on each of a plurality of submitted responsive bids.

19. (Currently Amended) The method according to claim 15, adapted to further promote a completely anonymous deposit auction, comprising :

5 assigning a handle to conceal a real identity of ~~the~~ said financial institution.

20. (CANCELED)

21. (CANCELED)

22. (CANCELED)

10 23. (CANCELED)

24. (Previously Presented) A deposit auction system including a computer connected to a network programmed to perform the method of Claim 15.

15 25. (Previously Presented) A deposit auction system including a computer connected to a network programmed to perform the method of Claim 16.

26. (Previously Presented) A deposit auction system including a computer connected to a network programmed to perform the method of Claim 17.

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27. (Previously Presented) A deposit auction system including a computer connected to a network programmed to perform the method of Claim 18.

28. (Previously Presented) A deposit auction system including a computer connected to a network programmed to perform the method of Claim 19.

29. (Previously Presented) Computer executable software code stored on a computer  
5 readable storage medium implementing the method of claim 15.

30. (Previously Presented) Computer executable software code stored on a computer readable storage medium implementing the method of claim 16.

10 31. (Previously Presented) Computer executable software code stored on a computer readable storage medium implementing the method of claim 17.

32. (Previously Presented) Computer executable software code stored on a computer readable storage medium implementing the method of claim 18.

15 33. (Previously Presented) Computer executable software code stored on a computer readable storage medium implementing the method of claim 19.

20 34. (Currently Amended ) A deposit auction system for soliciting competitive terms of deposit connected to a network, said network comprising at least one client computer and a programmed computer further comprising a database of deposit applications, said network accessible by a plurality of users within a first selected

period of time, comprising:

a) means for receiving a deposit application from a prospective depositor who is a respective one of the users offering money, securities or financial equivalent

5 deposit offer terms;

b) anonymity means for assigning a handle to conceal a real identity of the said prospective depositor for displaying said depositor's application anonymously;

10 c) means for receiving from at least one financial institution, who is a respective one of the users communicating over the network, at least a bid for said deposit application offer wherein said bid being depositing terms comprising at least one of: type of guarantees, payment schedule, deposit rate, securities in exchange or terms of exchange; and

15 d) means for receiving an electronic instruction from said prospective depositor ~~the deposit applicant~~, notifying and authorizing at least one selected financial institution to access a real identity and personal information of said ~~applicant~~ prospective depositor for a second selected period of time.

20 35. (Currently Amended) The system according to claim 34, further comprising means for receiving from deposit applicant communicating over the network, an

electronic instruction selecting at least one of responsive financial institutions bided for said prospective depositor's application.

36. (Currently Amended) The system according to claim 34, further comprising  
5 means for verifying the ownership of said money, securities or financial equivalent as subscribed by prospective depositor ~~deposit applicant~~.

37. (Currently Amended) The system according to claim 34, further comprising  
10 means for maintaining data representative of bids for the prospective depositor's application in a database accessible to users over a network, said data comprising depositing terms, type of guarantees, payment schedule, deposit rate, securities in exchange and terms of exchange information on each of a plurality of submitted responsive bids.

15 38. (Currently Amended) The system according to claim 34, adapted to further promote a completely anonymous deposit auction, by including means for assigning a handle to conceal a real identity of ~~the~~ said financial institution.